

Key Facts Statement (KFS) for Overdraft Facility

First Commercial Bank, Hong Kong Branch

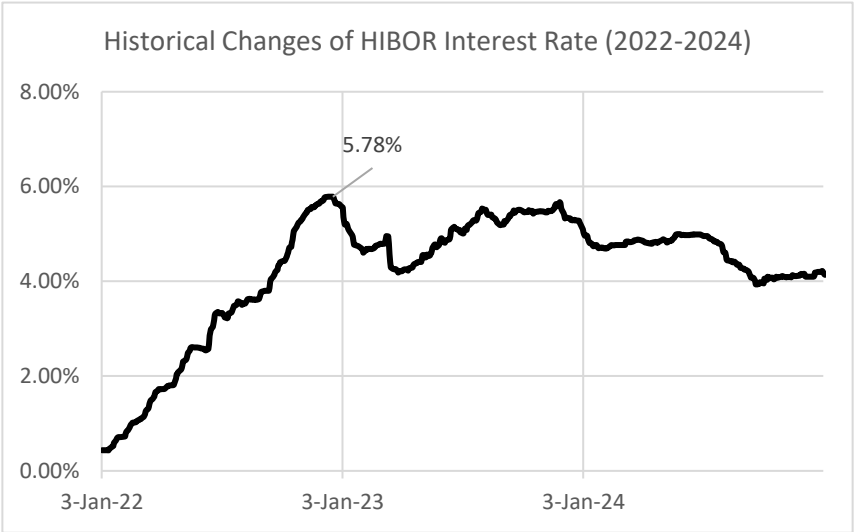
June 2025

<p>This product is an overdraft facility.</p> <p>This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your overdraft facility.</p>	
Interest Rates and Interest Charges	
Annualised Interest Rate^{1 2}	The annualised interest rate is[●]%. Interest will be debited by current account on 21th of each month.
Annualised Overdue / Default Interest Rate	N/A
Overlimit Interest Rate	N/A
Fees and Charges	
Annual Fee / Fee	1. Arrangement fee: Regardless of loan drawdown, 0.1%~1.0% of the approved credit limit will be charged after facility letter signed. 2. Handling fee: For any alternation of loan terms, 0.05%~0.1% of the approved credit limit will be charged after supplementary facility letter signed.
Late Payment Fee and Charge	N/A
Overlimit Handling Fee	N/A
Returned Cheque Charge / Rejected Autopay Charge	HK\$50.00~HK\$100.00 per returned cheque / rejected autopay payment.
Additional Information	
Other expenses will be charged on a case-by-case basis.	
Reference Information	
Historical Changes of Interest Rate Benchmark	The chart below is provided for illustrative purposes only and shows the historical movement of the HIBOR interest rate benchmark in the

¹ HIBOR shall be determined as the rate appearing on Reuters screen page HKAB HIBOR as at 11:00 a.m. (Hong Kong time) on the first day of each Interest Period.

² All interest and other payments of annual nature shall accrue from day to day and be calculated on the basis of actual days elapsed and, where the currency of the Facility is in Hong Kong Dollars, a 365-day year. We reserve the right to alter the applicable rate of interest from time to time.

past 3 years.



The highest HIBOR interest rate noted in the past 3 years is 5.78%.

透支服務產品資料概要

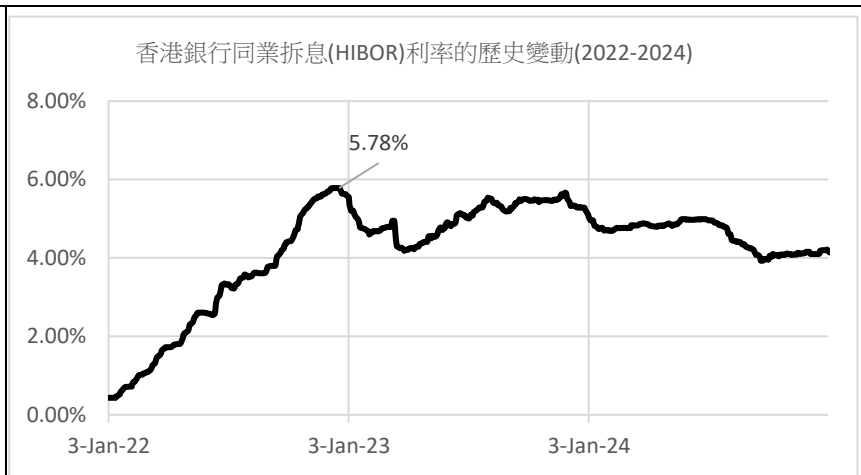
第一商業銀行 香港分行

June 2025

此乃透支服務產品。 本概要所提供的利息、費用及收費等資料僅供參考， 透支服務的最終條款以貸款確認書為準。	
利率及利息支出	
年化利率 ^{1 2}	本產品之年利率為[●]%. 利息將於每月的21日自支票帳戶扣除。
逾期還款年化利率 / 就違約貸款收取的年化利率	不適用
超出信用額度利率	不適用
費用及收費	
年費 / 收費	1. 額度設立費：不論額度動用與否，將按核准額度之0.1%~1.0%於簽訂額度確認函後收取。 2. 手續費：倘若變更授信條件，將按核准額度之0.05%~0.1%於簽訂額度確認函後收取。
逾期還款費用及收費	不適用
超出信用額度手續費	不適用
退票 / 退回自動轉帳授權指示的收費	每張退票 / 每次退回自動轉帳授權指示時，將收取HK\$50.00~HK\$100.00。
Additional Information	
其他費用將視乎個別情況計收。	
Reference Information	
利率基準的歷史變動	下表僅供參考，顯示過去三年內利率基準香港銀行同業拆息HIBOR利率的歷史變動。

¹ 香港銀行同業拆放利率為每計息期首日上午 11 時(香港時間)路透 HKAB HIBOR 頁面所示利率。

² 利息及其他每年繳款的款項將每日累算並以實際日數計算。倘若借款幣別為港幣，利息應以每年 365 天為基礎計算。銀行保留不時修訂適用利率的權利。



過去三年內，最高的香港銀行同業拆息（HIBOR）為 5.78%。

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。